

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James C Harding  
Samantha F. Harding  
Debtors

Case No. 13-03101-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 51

Date Rcvd: Jun 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2018.

db/jdb +James C Harding, Samantha F. Harding, 7408 Lincoln Way East, Fayetteville, PA 17222-9539  
4332415 +AMATO AND LESSA PC, 107 NORTH COMMERCE WAY STE 100, BETHLEHEM, PA 18017-8913  
4332416 AMERICAN EXPRESS, PO BOX 3035, Southeastern Pa 19398-3005  
4332419 +BILLMELATER, PO BOX 105658, ATLANTA, GA 30348-5658  
4607496 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284, El Paso, TX 79998-2284  
4392585 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
4332423 +CHASE HOME FINANCE LLC, PO BOX 24696, COLUMBUS, OH 43224-0696  
4332425 +DEX ONE RH DONNELLEY, PUBLISHING & ADVERTISING EMB, 8501 W 137TH ST, OVERLAND PARK, KS 66223-1234  
4343530 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
4332427 +GRECRB/WALMART, PO BOX 103104, ROSWELL, GA 30076-9104  
4340279 +HIBU INC. f/k/a YELLOWBOOK INC. f/k/a YELLOWBOOK S, c/o Amato and Lessa, P.C., 107 N. Commerce Way, Bethlehem PA 18017-8913  
4339832 +Hibu Inc f/k/a Yellowbook Inc f/k/a Yellow Book Sa, c/o RMS Bankruptcy Recovery Services, P.O. Box 5126, Timonium, MD 21094-5126  
4332430 IRS INSOLVENCY UNITY, ROOM 5200, PHILADELPHIA, PA 19106  
4332412 +JAMES C HARDING, SAMANTHA F HARDING, 7408 LINCOLN WAY EAST, FAYETTEVILLE, PA 17222-9539  
4332431 +JAMES STEVENS & DANIELS, 1283 COLLEGE PARK DRIVE, DOVER DE 19904-8713  
4367304 +JP Morgan Chase Bank, National Association, c/o Chase Home Finance, LLC, Attn: OH4-7302, 3415 Vision Drive, Columbus, OH 43219-6009  
4332434 +NATIONWIDE CREDIT, 1874 CATASAUQUA RD STE 214, ALLENTOWN, PA 18109-3128  
4332435 ++NORTHERN LEASING SYSTEMS INC, 525 WASHINGTON BLVD 15 FLOOR, JERSEY CITY NJ 07310-2603  
(address filed with court: NORTHERN LEASING SYSTEM, 132 W 31ST ST FL 14, NEW YORK, NY 10001)  
4332436 PA DEPARTMENT OF REVENUE, BUREAU OF COLLECTIONS & TAXPAYER SERVICE, PO BOX 281041, HARRISBURG, PA 17128-1041  
4332438 +PA DEPT OF REVENUE, LIENS, PO BOX 280948, HARRISBURG, PA 17128-0948  
4332440 +RAUCH-MILLIKEN INTERNATIONAL INC, PO BOX 8390, METAIRIE, LA 70011-8390  
4332443 +YELLOWBOOK, PO BOX 3162, CEDAR RAPIDS, IA 52406-3162  
4332444 +ZWICKER & ASSOCIATES PC, PO BOX 9013, ANDOVER, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Jun 07 2018 22:58:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
4332413 EDI: MERRICKBANK.COM Jun 07 2018 22:58:00 ADVANTA CREDIT CARDS, PO BOX 31032, TAMPA, FL 33631-3032  
4332414 +EDI: GMACFS.COM Jun 07 2018 22:58:00 ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901  
4405931 +E-mail/Text: bncmail@w-legal.com Jun 07 2018 19:01:56 ALTAIR OH XIII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4332417 +EDI: AMEREXPR.COM Jun 07 2018 22:58:00 AMERICAN EXPRESS, PO BOX 981537, EL PASO, TX 79998-1537  
4336612 EDI: MERRICKBANK.COM Jun 07 2018 22:58:00 Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
4356417 EDI: GMACFS.COM Jun 07 2018 22:58:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004  
4391653 EDI: BECKLEE.COM Jun 07 2018 22:58:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4332418 EDI: BANKAMER.COM Jun 07 2018 22:58:00 BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998-2235  
4332421 +EDI: CAPITALONE.COM Jun 07 2018 22:58:00 CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281  
4332420 EDI: CAPITALONE.COM Jun 07 2018 22:58:00 CAPITAL ONE/HSBC, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
4332422 +EDI: MERRICKBANK.COM Jun 07 2018 22:58:00 CARSON SMITHFIELD LLC, PO BOX 9216, OLD BETHPAGE, NY 11804-9016  
4332424 +EDI: CHASE.COM Jun 07 2018 23:03:00 CHASE/BANK ONE CARD SERV, PO BOX 15298, WILMINGTON, DE 19850-5298  
4377379 EDI: BL-BECKET.COM Jun 07 2018 22:58:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4332426 +EDI: RMSC.COM Jun 07 2018 22:58:00 GECRB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005  
4332428 EDI: RMSC.COM Jun 07 2018 22:58:00 GECRB/WALMART CONS US, PO BOX 965024, ORLANDO, FL 32896-5024  
4332429 EDI: IRS.COM Jun 07 2018 22:58:00 INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
4332432 +EDI: CBSKOHLS.COM Jun 07 2018 22:58:00 KOHLS DEPARTMENT STORE, PO BOX 3115, MILWAUKEE, WI 53201-3115  
4332433 +EDI: LTDFINANCIAL.COM Jun 07 2018 22:58:00 LTD FINANCE, 7322 SOUTHWEST FRWY STE 1600, HOUSTON, TX 77074-2134  
4332437 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 07 2018 19:01:51 PA DEPT OF REVENUE, DEPT 280901, HARRISBURG, PA 17128-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4332439	E-mail/Text: paparalegals@pandf.us Jun 07 2018 19:02:08	PATENAUX & FELIX APC, 213 E MAIN ST, CARNEGIE, PA 15106
4390209	EDI: PRA.COM Jun 07 2018 22:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4507981	EDI: PRA.COM Jun 07 2018 22:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4507982	EDI: PRA.COM Jun 07 2018 22:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4337837	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 07 2018 19:01:51	Pennsylvania Department of Revenue, Bankruptcy Division, P.O Box 280946, Harrisburg, PA 17128-0946
4343171	+E-mail/Text: bncmail@legal.com Jun 07 2018 19:01:56	TD BANK USA, N.A., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4332441	EDI: WTRRNBNK.COM Jun 07 2018 22:58:00	TNB TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4332442	+EDI: VERIZONCOMB.COM Jun 07 2018 22:58:00	VERIZON WIRELESS, PO BOX 26055, MINNEAPOLIS, MN 55426-0055

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	+PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067
4623992*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)
4623993*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Dorothy L Mott on behalf of Debtor 1 James C Harding DorieMott@aol.com,  
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
Dorothy L Mott on behalf of Debtor 2 Samantha F. Harding DorieMott@aol.com,  
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
Joshua I Goldman on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kara Katherine Gendron on behalf of Debtor 2 Samantha F. Harding karagendronecf@gmail.com,  
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
Kara Katherine Gendron on behalf of Debtor 1 James C Harding karagendronecf@gmail.com,  
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com  
Thomas I Puleo on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION  
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 **James C Harding**  
First Name Middle Name Last Name  
Debtor 2 **Samantha F. Harding**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-03101-HWV**

Social Security number or ITIN **xxx-xx-2354**

EIN **-----**

Social Security number or ITIN **xxx-xx-4535**

EIN **-----**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James C Harding  
aka James Charles Harding, fdba Harding's Moving  
Services

Samantha F. Harding  
aka Sam Faye Hemshrodt

By the  
court:

June 7, 2018

Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**